



Robert Greene Sterne  
David A. Goldstein  
David K.S. Cornwell  
Robert W. Esmond  
Tracy-Gene G. Durkin  
Michele A. Cimbalia  
Michael B. Ray  
Robert E. Sokohl  
Eric K. Steffe  
Michael Q. Lee  
John M. Covert  
Robert C. Millonig  
Donald J. Featherstone  
Timothy J. Shea, Jr  
Michael V. Messinger  
Judith U. Kim  
Patrick E. Garrett

Jeffrey T. Helvey  
Eldora L. Ellison  
Thomas C. Fiala  
Donald R. Banowitz  
Peter A. Jackman  
Jeffrey S. Weaver  
Brian J. Del Buono  
Mark Fox Evens  
Edward W. Yee  
Vincent L. Capuano  
Virgil Lee Beaston  
Theodore A. Wood  
Elizabeth J. Haanes  
Joseph S. Ostroff  
Daniel A. Klein  
Jason D. Eisenberg  
Michael D. Specht

Tracy L. Muller  
Jon E. Wright  
LuAnne M. DeSantis  
Ann E. Summerfield  
Helene C. Carlson  
Cynthia M. Bouchez  
Timothy A. Doyle  
Gabry L. Longworth  
Lori A. Gordon  
Laura A. Vogel  
Bryan S. Wade  
Bashir M.S. Ali  
Shannon A. Carroll  
Anbar F. Khal  
Michelle K. Holoubek  
Marsha A. Rose  
Young Tang

Christopher J. Walsh  
W. Blake Coblenz  
James J. Pohl\*  
John T. Haran  
Mark W. Rygiel  
Kevin W. McCabe  
Michael R. Malek\*  
Doyle A. Siever\*  
Ulrike Winkler\*

**Registered Patent Agents\***  
Karen R. Markowicz  
Matthew J. Dowd  
Katrina Yujian Pei Quach  
Bryan L. Skelton  
Robert A. Schwartzman  
Julie A. Heider  
Mita Mukherjee

3623  
ITW  
Scott M. Woodhouse  
Peter A. Socarras  
Jeffrey K. Mills  
Danielle L. Letting  
Lori Brandes  
Steven C. Oppenheimer

**Of Counsel**  
Edward J. Kessler  
Kenneth C. Bass III  
Marvin C. Guthrie

\*Admitted only in Maryland  
\*Admitted only in Virginia  
\*Practice Limited to  
Federal Agencies

December 21, 2006

**WRITER'S DIRECT NUMBER:**  
(202) 772-8550  
**INTERNET ADDRESS:**  
EKESSLER@SKGF.COM

Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

**Art Unit 3623**  
**Mail Stop Amendment**

Re: U.S. Utility Patent Application  
Application No. 09/988,780; Filed: November 20, 2001  
For: **Method for Risk Assessment and Risk Management (as amended)**  
Inventors: BLADEN *et al.*  
Our Ref: 1984.0010000

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Petition for Extension of Time Under 37 C.F.R. 1.136(a);
2. Credit Card Payment Form (PTO-2038) in the amount of **\$450.00** to cover the two-month extension of time fee;
3. Amendment and Reply under 37 C.F.R. §1.111; and
4. One (1) return postcard.

It is respectfully requested that the attached postcard be stamped with the date of filing of these documents, and that it be returned to our courier.

In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

Commissioner for Patents  
December 21, 2006  
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The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

A handwritten signature in black ink, appearing to read 'E. J. Kessler', written over the printed name.

Edward J. Kessler  
Attorney for Applicants  
Registration No. 25,688

EJK:kim  
Enclosures  
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